

CLAIMS

1. A computer implemented method for payment remittance processing, comprising the steps of:  
establishing a database including payee records;  
5 receiving a payor's payment information;  
processing the payment information other than a received zip code, to identify an eleven digit zip code for a payee; and  
accessing the database to locate a payee record corresponding to the eleven digit zip code.

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2. The method of claim 1, wherein:  
the payment information processed by the processing step includes a portion of a payee's address.

3. The method of claim 1, wherein:  
the payment information processed by the processing step includes a portion of a payee's city and a portion of a payee's state.

4. The method of claim 1, wherein:  
the data base is accessed using a portion of a  
payee name extracted from the payment information and  
the eleven digit zip code to access the payee record;  
and

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the payee record further corresponds to the  
portion of the payee name.

5. The method of claim 4, wherein:  
the accessing includes comparing the portion  
of the payee name with a name part in the payee record.

6. The method of claim 1, further comprising the  
step of:

making a payment to the payee after locating  
the payee record.

7. The method of claim 6, wherein:  
the payment is an electronic payment.

8. The method of claim 1, wherein:  
the payment information includes a payor  
account number with the payee;

5 the database further includes alteration rules  
indicating a modified format for the account number and  
validation rules corresponding to payee values for  
fields of the account number; and

further comprising the steps of:

10 verifying the account number conforms to  
the validation rules; and

transforming the verified account number  
into an altered account number according to the  
alteration rules.

9. The method of claim 8, wherein:

the payee has a plurality of remittance  
centers, and further comprising:

5 processing the account number to identify  
a single remittance center of the plurality of  
remittance centers to which payment should be remitted;  
and

10 directing payment, including the altered  
account number, to the identified single remittance  
center.

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10. A computer implemented process for ensuring the integrity of data comprising:

- receiving name, street address, city and state information associated with a merchant;
- processing the name, city, and state information to identify an eleven digit zip code; and
- accessing a database of merchant records to locate a merchant record for the merchant corresponding to the eleven digit zip code.

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11. An automated remittance processing system, comprising:

- a storage device configured to store payee records;
- a data input unit configured to receive a payor's payment information; and
- a processor configured to process the payment information, excluding zip code information, to produce an eleven digit zip code for the payee.

12. The automated remittance processing system of claim 11, wherein the processor is further configured to retrieve payee records corresponding to the eleven digit zip code from the storage device.

13. The automated remittance processor of claim 12, wherein the processor is further configured to direct a payment to the payee in accordance with the payment information.

14. The automated remittance processor of claim 11, wherein:

the payment information includes a payor account number with the payee; and

the processor processes the payment information to verify that the payor account number conforms to validation rules conforming to expectations of the payee and to alter the payor account number according to alteration rules provided by the payee.

15. The automated remittance processor of claim 14, wherein:

the payee has a plurality of remittance centers;

the processor is further configured to process the payor account number to identify a single remittance center of the plurality of remittance centers to which payment should be directed and to direct payment to the single remittance center.

16. An article of manufacture for processing payment information, comprising:

computer readable storage medium; and  
a computer program stored on the storage  
medium;

wherein the stored computer program is configured to be readable from the computer readable storage medium by a computer and thereby cause the computer to operate so as to:

receive payment information from a payor;  
process the payment information to identify an eleven digit zip code for the payee; and  
access a database of payee records to locate a payee record corresponding to the eleven digit zip code within the database.

17. The article of manufacture of claim 16, wherein:

the payment information processed by the process step includes a portion of a payee address.

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18. The article of manufacture of claim 17,  
wherein:

the data base is accessed using a portion of a  
payee name extracted from the payment information and  
the eleven digit zip code to access the payee record;  
and

the payee record further corresponds to the  
portion of the payee name.

19. The article of manufacture of claim 18,  
wherein:

the access step includes comparing the portion  
of the payee name with a payee name in the payee record  
in the database.

20. The article of manufacture of claim 16,  
wherein:

the payment information includes a payor  
account number with a payee; and

the database includes alteration rules  
indicating a modified format for the account number and  
validation rules corresponding to payee values for  
fields of the account number,

10 further comprising the step of:  
verifying the account number  
conforms to the validation rules; and  
transforming the verified account  
number into an altered account number according to the  
alteration rules.

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21. The article of manufacture of claim 20,  
wherein the payee has a plurality of  
remittance centers, and the computer program is further  
configured to cause the computer to:

5 process the verified account number to  
identify a single remittance center of the plurality of  
remittance centers; and

direct payment to the single remittance  
center.

22. A system for processing payment information,  
comprising:

a network;

first station, coupled to the network,  
configured to generate payment information, including a  
payee name, payee address data, and a payor account  
number with a payee database including payee records;  
and

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10 a second station, coupled to the network,  
configured to receive the payment information from the  
first station via the network, process the payment  
information to produce an eleven digit zip code for the  
payee, and access the database to locate a payee record  
corresponding to the eleven digit zip code.

23. The system of claim 22, further comprising a  
database of alteration rules indicating a format for  
payee account numbers;

5 wherein the second station transforms the  
payor account number into an altered payor account  
number according to the alteration rules.

24. The system of claim 23, wherein the payee has  
a plurality of remittance centers and the second  
station is further configured to process the account  
number to identify a single remittance center of the  
5 plurality of remittance centers, and to direct a  
payment, including the altered payor account number, to  
the single remittance center.

25. The system of claim 22, wherein:

the payment information processed by the process step includes a portion of a payee name and a portion of payee address.

26. The system of claim 22, wherein:

the data base is accessed using a portion of a payee name and the eleven digit zip code to access the payee record; and

the payee record further corresponds to the portion of the payee name.

27. The system of claim 26, wherein:

the access step includes comparing the portion of the payee name with a payee name in the payee record in the database.

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